

Remarks

Upon entry of the foregoing amendment, claims 1-10, 12-21, 23-31, and 33 - 315 are pending in the application, with claims 1, 2, 3, 36, 38, 43, 47, 49, 271, and 311-315 being the independent claims. Claims 1, 2, 3, 36, 38, 43, 47, 49, 271, and 311-315 are sought to be amended. These changes are believed to introduce no new matter, and their entry is respectfully requested.

Based on the above amendment and the following remarks, Applicant respectfully requests that the Examiner reconsider all outstanding objections and rejections, and that they be withdrawn.

Rejections Under 35 USC § 103

In paragraphs 4-8, the Examiner has rejected the claims based on U.S. Patent No. 6,141,666 to Tobin; U.S. Patent No. 5,710,889 to Clark; U.S. Patent No. 5,787,403 to Randle; and U.S. Patent No. 6,349,290 to Horowitz. Applicant disagrees, respectfully traverses these rejections.

The claimed embodiment is directed to customized mass marketing of financial products and services. Mass marketing communications are received by customers and/or non-customers. These mass marketing communications are related to financial products and/or services that are being offered to customers as part of a mass marketing campaign. The invention allows for individualized back-and-forth conversations with customers as part of these customized mass marketing campaigns.

The claimed invention differs from what is taught and suggested in Tobin, Clark, Randle, and Horowitz, consider alone or in combination.

Consider Horowitz. Horowitz appears to teach an advice engine and a presentation engine for interacting with a customer on a one-on-one basis. Horowitz appears to generate advice for a given customer based on a customer profile. Such advice is then presented to the customer by the presentation engine.

As is currently understood, Horowitz could be viewed as emulating the one-on-one interaction one would have with a bank teller or financial advisor. Such one-

on-one interaction could be seen as a customer visiting her local financial advisor, and having a conversation where the financial advisor offers advice. In Horowitz, such interaction occurs electronically. However, the analogy appears valid.

In contrast to the invention, Horowitz is not directed to mass marketing campaigns. Horowitz dispenses advice to customers only on a one-at-a-time basis, after the customers are already engaged, not on a mass marketing basis. Unlike the invention, Horowitz does not teach or suggest mass marketing campaigns that involve the offering of financial products and services.

The claims have been amended to more particularly recite this aspect of the claimed embodiment. For example, claim 1 has been amended as follows:

A method for automatically preparing customized replies to responses from one or more consumer entities, the method comprising:

receiving one or more responses from one or more consumer entities, said responses being in response to mass marketing communications relating to offerings for one or more financial products or services being offered as part of a mass marketing campaign;

preparing one or more replies, each of said replies specific to one of said responses or a subsequent response and customized for a consumer entity associated therewith, each of said replies having consumer entity-customized content comprising an offering for one or more financial products or services; and

delivering said replies to corresponding consumer entities.

The other independent claims, claims 2, 3, 36, 38, 43, 47, 49, 271, and 311-315, have been similarly amended.

Tobin, Clark and Randle do not solve the deficiencies of Horowitz. Tobin appears to teach an Internet portal from which a user can navigate to web sites selling various products. Clark appears to teach an interface device for providing users with access to a plurality of financial services. Randle appears to teach a banking service platform that provides users with access to banking services. These references, considered alone or in combination, are not directed to mass marketing

communications or the mass marketing of financial products or financial services. Additional differences between the invention and Tobin, Clark, and Randle are presented in the prior Reply filed on June 6, 2003.

For the above reasons, Applicant respectfully requests that the Examiner reconsider and withdraw this rejection.

Doubling Patenting Rejection

In paragraph 9 of the Office Action, the Examiner has entered an "obviousness type" double patenting rejection based on U.S. Patent No. 5,987,434. With acquiescing to the propriety of this rejection, Applicant will file an appropriate terminal disclaimer after receiving an indication of allowable subject matter. Accordingly, Applicant respectfully requests that this rejection be held in abeyance until that time.

Rejections Under 35 USC § 112

In paragraph 10 of the Office Action, the Examiner has rejected claims 51-315 under 35 USC § 112, second paragraph, as being indefinite. The Examiner states that "these claims add no new patentable weight material to those already recited in the original claims. They are primarily descriptive in nature." Applicant disagrees, and respectfully traverses the rejection.

Applicant respectfully asserts that these claims appropriately recite more detailed features of the invention. For example, claim 51 depends from claim 1, and further defines the delivering step to include "selecting one or more delivery mediums to deliver a given reply to a corresponding consumer entity." Claim 53 depends from claim 51, and further defines the selecting step to include "selecting said one or more delivery mediums based on at least one of information related to said corresponding consumer entity and consumer entity preferences."

These particular features are not recited in other claims depending from claim 1. Even assuming that there may be some overlap between some of the claims, it is respectfully asserted that the claims are sufficiently differentiated from one another. Accordingly, Applicant respectfully requests that the Examiner reconsider and withdraw this rejection. If the Examiner intends to maintain this rejection, then

Applicant respectfully requests that the Examiner provide further guidance on which claims are objectionable, and the grounds for such alleged deficiencies.

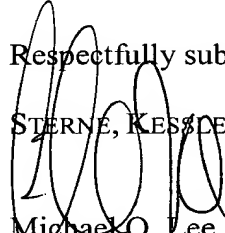
Conclusion

All of the stated grounds of objection and rejection have been properly traversed, accommodated, or rendered moot. Applicant therefore respectfully requests that the Examiner reconsider all presently outstanding objections and rejections and that they be withdrawn. Applicant believes that a full and complete reply has been made to the outstanding Office Action and, as such, the present application is in condition for allowance. If the Examiner believes, for any reason, that personal communication will expedite prosecution of this application, the Examiner is invited to telephone the undersigned at the number provided.

Prompt and favorable consideration of this Amendment and Reply is respectfully requested.

Respectfully submitted,

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